

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Brian Garton

Samantha Santoro

Debtor(s)

Case No. 15-14753-elf

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Jan 08, 2021

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Brian Garton, Samantha Santoro, 2306 Old Bethlehem Pike, Sellersville, PA 18960-1230 |
| 13633623 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 13621828 | ++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court; Nationstar Mortgage, LLC, P.O. Box 619096, Dallas, TX 75261-9741 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | Email/Text: megan.harper@phila.gov | Jan 09 2021 04:51:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Jan 09 2021 04:51:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 13601457 | + Email/Text: broman@amhfcu.org | Jan 09 2021 04:50:00 | American Heritage FCU, 2060 Red Lion Rd, Philadelphia, PA 19115-1699 |
| 13622471 | + Email/Text: bncmail@w-legal.com | Jan 09 2021 04:51:00 | CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 13622468 | + EDI: WFNNB.COM | Jan 09 2021 06:28:00 | COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 13625845 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 09 2021 04:04:48 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 13641928 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 09 2021 04:04:49 | LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 13560424 | + Email/Text: bk@lendingclub.com | Jan 09 2021 04:51:00 | LendingClub Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985 |
| 13587629 | + EDI: MID8.COM | Jan 09 2021 06:28:00 | Midland Credit Management, Inc, as agent for Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 13565614 | Email/Text: Bankruptcy.Notices@pnc.com | Jan 09 2021 04:50:00 | PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101 |
| 13625481 | EDI: PRA.COM | Jan 09 2021 06:28:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 13647282 | EDI: PENNDEPTREV | | |

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| | | | |
|----------|---|----------------------|---|
| 13647282 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jan 09 2021 06:28:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 |
| 13628801 | EDI: Q3G.COM | Jan 09 2021 04:50:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 |
| 13587801 | EDI: Q3G.COM | Jan 09 2021 06:28:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14215715 | + Email/Text: bncmail@w-legal.com | Jan 09 2021 04:51:00 | SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132 |
| 13578350 | EDI: WFFC.COM | Jan 09 2021 06:28:00 | Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657 |
| 13574897 | EDI: WFFC.COM | Jan 09 2021 06:28:00 | Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438 |
| 13601230 | EDI: ECAST.COM | Jan 09 2021 06:23:00 | eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262 |

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| | | |
|----------|---------------|---|
| Recip ID | Bypass Reason | Name and Address |
| smg | * | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2021 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

JOSHUA I. GOLDMAN

on behalf of Creditor NATIONSTAR MORTGAGE LLC Josh.Goldman@padgettlawgroup.com
kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com

MATTEO SAMUEL WEINER

on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com

MICHAEL SETH SCHWARTZ

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on behalf of Debtor Brian Garton msbankruptcy@verizon.net schwartzmr87357@notify.bestcase.com

MICHAEL SETH SCHWARTZ

on behalf of Joint Debtor Samantha Santoro msbankruptcy@verizon.net schwartzmr87357@notify.bestcase.com

REBECCA ANN SOLARZ

on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com

THOMAS I. PULEO

on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 9

Information to identify the case:

| | | |
|---|----------------------------------|--|
| Debtor 1 | Brian Garton | Social Security number or ITIN xxx-xx-5424 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | Samantha Santoro | Social Security number or ITIN xxx-xx-4721 |
| | First Name Middle Name Last Name | EIN ----- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | |
| Case number: 15-14753-elf | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian Garton

Samantha Santoro

1/7/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.